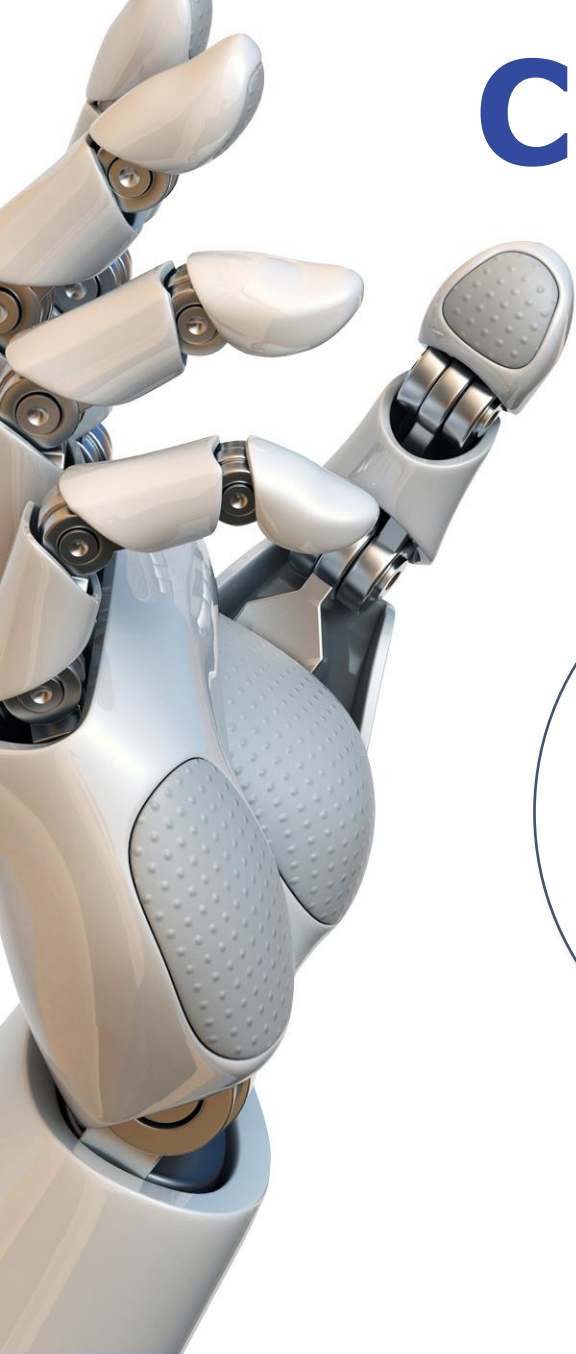




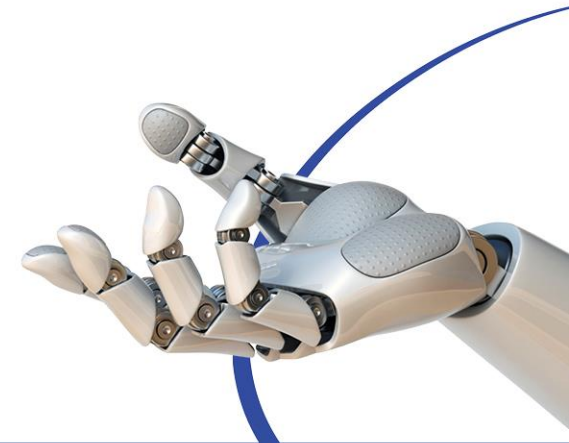
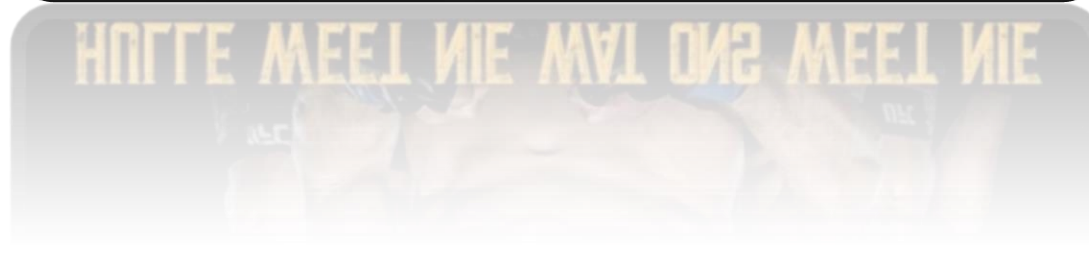
“They don’t know what we know”

THE DATA PARTNER OF CHOICE

Client Lifecycle data needs



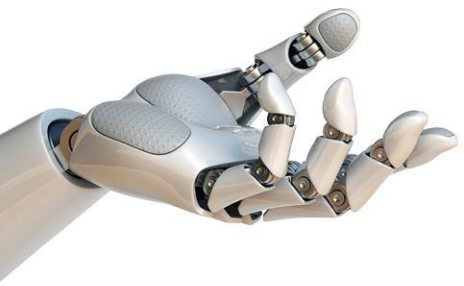
They don't know what we know





Bureau Stats 30 June 2024

Description	Total	Male	Female
Total records on Credit Bureau	57 243 214	27 999 892	28 582 378
Deceased	12 432 189	6 523 992	5 908 113
Total nr of living individuals	44 811 025	21 475 900	22 674 265
Credit active individuals	22 812 120	9 498 862 (42%)	12 720 687 (55%)
Individuals in good standing	8 123 710	3 457 449 (43%)	4 520 627 (56%)
In arrears > 30 days	1 295 480	508 789 (39%)	762 294 (60%)
< 30 days & adverse	10 616 227	4 485 774 (42%)	6 067 338 (67%)

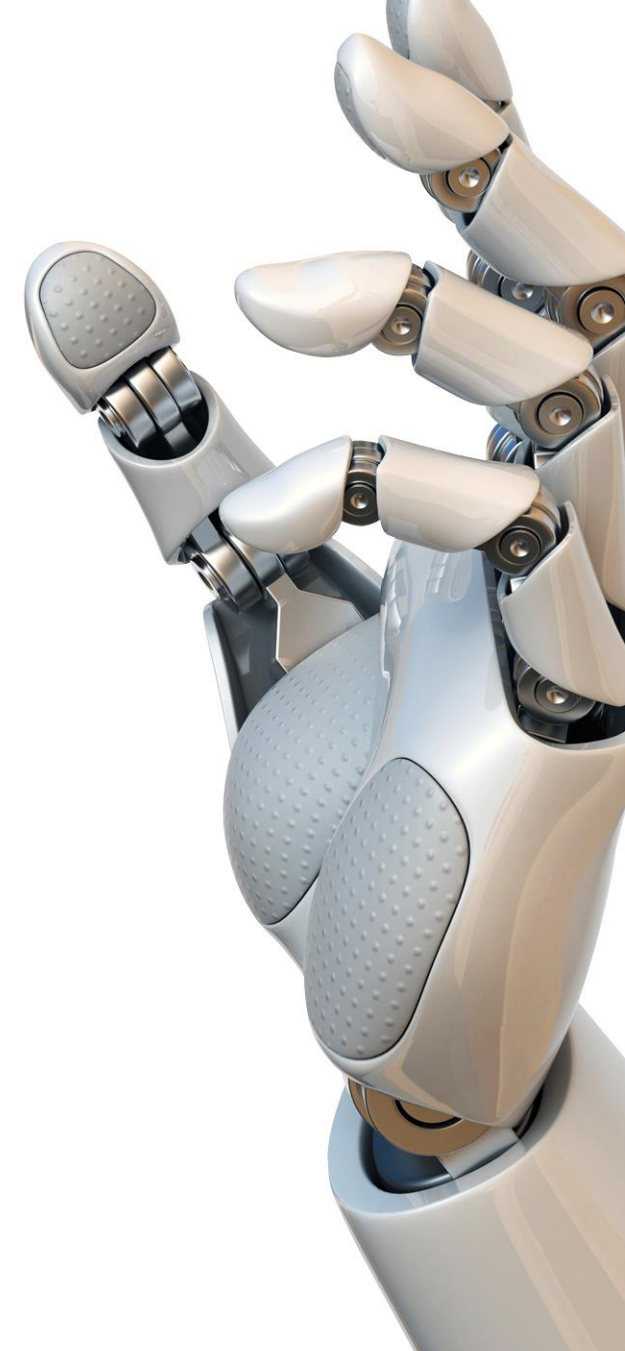
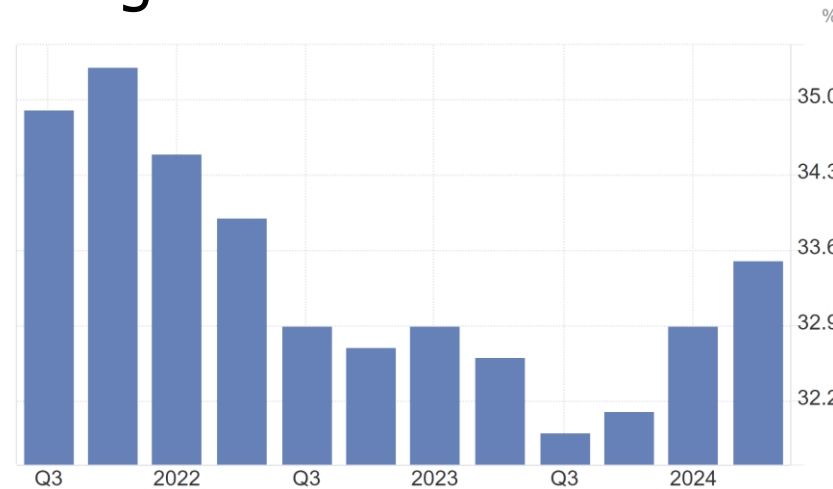


Changes in data: 2019 – 2024 Sample dataset

Income Brackets	Credit Score	Instalments	Total Accounts	Current Balances	Amount Overdue
> R2500	2%	-29%	9%	-33%	-53%
R2500 - R5000	-9%	27%	-2%	5%	26%
R5000 - R7500	-17%	16%	-3%	-24%	8%
R7500 - R10 000	-10%	14%	2%	-21%	146%
R10 000 - R15 000	-10%	16%	3%	36%	11%
R15 000 - R20 000	-21%	50%	-6%	-3%	110%
R20 000 - R30 000	-13%	54%	-5%	22%	197%
R30 000+	-10%	57%	-6%	24%	161%

What we see

- 36% of Credit Active consumers in current status
- 40% of consumer expenses in Credit Report
- 83% of Constituents in Gauteng is credit active
- 42% of Grant recipients earns < R5 000
- 52% of Grant recipients has adverse credit records
- Unemployment rate increased to 34% (43%)
- Youth unemployment rate 61% (71%)
- SA unemployment rate highest in the world – 24m individuals



Complete data required for informed decisions

- 40% of expenses on Credit Bureau
- Income difficult to verify
- Regulatory requirements
- Cost of onboarding high
- Financial Inclusion for thin file / new to market solutions
- Maintenance order income and expenses
- PPP for Public sector data



Group Overview



Consumer Profile Bureau



CrossCheck Information Bureau



Medical Credit Watch



CPB Marketing Analytics



Bureau Support Centre



Who we are



- 100% locally owned Credit Bureau
- Proudly female headed
- Level 1 BBBEE
- 2nd oldest Credit Bureau in SA NCRCB2
- Been operating since 1981
- Products designed specifically for SA Market
- Full Digital Onboarding Solutions
- Driving Sovereign Identity



Questions

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